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ABSTRACT

The purpose of this report is to offer background information on the issue of child care, discuss the underlying principles of public policy that comprise the debate over child care, and provide legislative options for House Republicans to consider. Sections focus on (1) demographics and workforce trends; (2) current child care arrangements; (3) the current Federal role in child care services; (4) the current State role; (5) business response to child care needs of employees; (6) three factors in the Congressional debate on child care: availability, affordability, and quality and, in addition, the factors of risks associated with child care and liability coverage; and (7) the Republican options of maximizing parents' options, facilitating market expansion, improving the delivery of quality child care services, and ensuring that Federal resources are targeted to those families most in need. Conclusions reached through an examination of present child care arrangements are offered. Listed are members of the Republican Research Committee Task Force on Child Care. (RH)

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CHILD CARE -- THE FEDERAL RESPONSE

Report of the Task Force on Child Care

Republican Research Committee

May 3, 1988

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Dramatic changes in the make-up of the American workforce and a mobilized constituency of working parents have propelled child care to the top of the 1988 social agenda. Not since 1971, when President Nixon vetoed a comprehensive child care initiative, has the issue received so much attention.

Child care may well be a political issue in this election year. Despite the fact that Federal support for child care will total almost $7 billion in FY 1988, the clamor for more federal support for child care will likely surface in some campaigns. At the same time, opponents of an increased federal role will insist that the federal government should not intervene in the provision of child care.

The purpose of this report is to offer background information on the issue of child care, discuss the underlying principles of public policy that comprise the debate over child care, and provide legislative options for House Republicans to consider. The options for policy discussed in this report build upon an appraisal of the broad range of factors that affect the issue of child care in America.

Demographics and Workforce Trends

Two major trends have contributed to an increasing demand for child care in the United States -- the babies of the "baby boom" have reached childbearing age, and the workforce participation of women, and particularly of mothers, has escalated.

The baby boom bulge in the American population -- the result of a major increase in the number of births between 1946 and 1964 -- has had lasting effects. "Baby boomers" are now between the ages of 24 and 42 -- the prime childbearing years of women. The sheer number of women in this age category translates into increased births, even though the fertility rate in America remains low.

According to research conducted by Sandra Hofferth of the National Institute of Child Health and Human Development, since the end of the baby boom years until about 1980, the number of preschool children in the United States declined. After 1980, the number of preschoolers began to increase, and by 1990 the number of expected preschoolers, 23 million, will be only slightly lower than the number of children under age 5 at the height of the baby boom (24.6 million children). Similarly, the number of school-age children ages 6-13 declined until 1985, after which increases are expected until at least 1995.

The second major trend is the increase in labor force participation of women. Today, 7 out of 10 women ages 25-54 are members of the labor force. In contrast, in 1970 only half of women in that age group participated in the labor force; by 1995, more than 80 percent are expected to be working. More than 53 million women age 16 and over comprise 44 percent of the total labor force. By the year 2000, women are expected to comprise as much as 47 percent of the labor force.

Particular attention has been given to the increase in workforce participation of mothers. In 1985, nearly 60 percent of mothers with children under 18 were employed, up from 21.6 percent in 1950 and 42.9 percent in 1970.

Moreover, large numbers of women are staying in the labor force through the main child-bearing years. The traditional dip in female labor force participation rates for the 25-34 age group has all but disappeared. Today, just over 50 percent of mothers with children under the age of six are working.

It is also useful to look at the data in terms of the number of children who are in child care as a result of this increased workforce participation of women. Between 1970 and 1985 there was a tremendous increase in the proportion of young children with a mother in the workforce. According to Census Bureau data from 1984-85, nearly 8.2 million children under age 5, and almost 8.3 million children ages 5 to 14 had mothers in the workforce. According to Hofferth, if current trends continue, by 1995 over three- quarters of school-age children and two-thirds of preschool children will have a mother in the workforce, a total of 34.4 million school-age and 14.6 million preschoolers.

Of the 26.5 million children under the age of 15 whose mothers were employed in 1984-85, 16.8 million (or 63 percent) of these children had mothers who were working full time. Of the 8.2 million preschool age children (ages 0-4) of working women, 5.1 million (or 62 percent) were working full time.

Current Child Care Arrangements

Typical child care arrangements include: (1) care by a relative (including parents); (2) care by a non-relative in the child's home (e.g. sitters or nannies); (3) care by a non-relative in that person's home (family day care); and (4) care in a day care center (center-based or institutionalized care).

Increasingly, children of employed mothers are being cared for in child care centers. As noted by Hofferth, between 1965 and 1982 there was a gradual decline in care by a relative, a large decline in care by a non-relative in the child's home, a modest increase in family day care, and an enormous increase in care in a day care center or nursery school. In 1984-85, 1 in 4 working women with a child under 5 used some type of organized

child care facility, up from 16 percent in 1982.

According to the Census Bureau analysis, among the 8.2 million children under 5 years old whose mothers work, 31 percent were cared for in their own homes (principally by their fathers), 37 percent were cared for in another home (usually by someone not related to the child), and 23 percent were in organized child care facilities which include day/group care centers or nursery or preschools. Another 8 percent were cared for by their mother while she was working either at home or away from home.

The type of child care arrangement varies greatly between full-time and part-time working mothers. Full-time workers place far greater reliance on family day care and organized child care facilities than on relatives. Census Bureau data reveals that preschoolers of full-time working mothers were less likely to be cared for at home (24 percent) than were children of mothers who worked part-time (42 percent). Child care provided by the father was less frequently used in families where the mother worked full time (11 percent); compared to 24 percent of children of part-time working mothers.

For almost 14 million school-age children, school is the primary source of child care. Of these children, 5 million had a second child care arrangement -- 2.1 million children were cared for in their own homes and another 1.3 million were cared for in someone else's home. About 344,000 attended group care centers after school.

Current Federal Role

Federal support of child care is currently provided through a variety of programs and tax policies. There are four major Federal programs providing support for child care--1) the Dependent Care Tax Credit, 2) the Social Services Block Grant (Title XX of the Social Security Act), 3) Head Start, and 4) the Child Care Food Program. Federal support for child care assistance programs, including these and a variety of smaller programs, will total $6.9 billion in Fiscal Year 1988, according to an analysis by the Department of Labor.

The Dependent Care Tax Credit provides a tax credit for a portion of actual child care expenses of working parents at an estimated cost of $3.7 billion in 1986 and $4.0 billion in 1989. It allows a non-refundable income tax credit to qualifying taxpayers with children under age 15 for employment related child care expenses.

The maximum amount of expenses that may be counted in determining the credit is $2,400 for one dependent and $4,800 for two or more dependents. The maximum amount of credit for one child is $720 and $1440 for two or more children. Taxpayers

with incomes up to $10,000 may claim 30 percent of allowable child care expenses, with the credit reduced by 1 percent for each additional $2,000 in income up to $28,000. Taxpayers with incomes above $28,000 may claim 20 percent of allowable expenses.

The dependent care tax credit has been criticized for providing a disproportionate share of tax benefit to upper income taxpayers and little, if any, benefit to lower income families who have insufficient tax liability to take advantage of the tax credit.

The Social Services Block Grant provides Federal funds to States for social services, including child care services, to be determined at the States' discretion. This program is currently funded at $2.7 billion, of which approximately $1.15 billion is used by the States to subsidize child care for low-income parents.

Head Start provides comprehensive preschool services to low-income children. Currently funded at $1.3 billion, the Head Start program serves three- and four-year olds, most often on a half-day basis. It is estimated that Head Start is serving less than 20 percent of the currently eligible population (children from families with incomes below the poverty line or who are eligible for public assistance). In FY 1987, Head Start funding of $1.2 billion provided services to 454,000 children, at a cost of about $2,700 per child. It is estimated that full-day Head Start would cost $5,400 per child.

The Child Care Food Program, authorized under the National School Lunch Act, provides funds to reimburse participating child care centers and family and group day care homes for the cost of providing meals and snacks for children. This program, funded at $537 million in Fiscal Year 1987, is not individually means tested, but for-profit child care centers must receive Title XX funds for at least 25 percent of children in their care in order to be eligible. Non-profit child care providers and family-based providers are also eligible for the program.

A host of other federal programs include some form of a child care component, including child welfare services program under Title IV-B of the Social Security Act; the Community Services Block Grant; the Community Development Block Grant program; the Job Training Partnership Act program; the dependent care planning and development program; the child development associate scholarship program; employer-provided child or dependent care benefits under the Internal Revenue Code; and the Indian child welfare program. The Work Incentive program (WIN) and Aid to Families with Dependent Children program (AFDC) also contain provisions to partially offset child care expenses of participants.

Current State Role

The Social Services Block Grant remains the major source of funding for state child care programs. Increasingly, however, states are developing new child care programs funded with state and local dollars. The amount of resources devoted to child care varies significantly among the states. States are funding direct services, as well as information and referral efforts, school-age or latchkey programs, and services to special populations (i.e., teen mothers).

States and local governments are also the primary regulators of child care providers. Again, regulations vary greatly among states. Nonetheless, all states currently have established licensing procedures for center-based child care providers and most regulate family day care providers as well.

Business Response

Based on a survey conducted in the summer of 1987, the Bureau of Labor Statistics reports that about two percent, or 25,000 of the nation's businesses with 10 employees or more, sponsor day-care centers for their workers' children. An additional three percent, or 35,000 establishments, provide financial assistance to be used specifically for child care; and, 11 percent of all businesses -- about 133,000 -- provide some specific benefits or services to workers for their child-care arrangements. In addition to sponsoring centers or providing direct financial assistance, services such as counseling and the provision of information about local child care and referrals are provided by business.

The survey also shows that about three-fifths of all businesses reported having work practices that aid parents in caring for their children. These practices include flextime, voluntary part-time arrangements, and flexible leave policies.

There is also a growing consensus and emerging research that demonstrates that employers that provide child care assistance to their employees will benefit from greater productivity, less absenteeism and truancy, and better morale among their workers. Although the research in this area has been limited, a survey taken in 1984 by the Census Bureau found that out of 7.7 million employed women, 5.9 percent lost some time from work in the preceding month due to disruptions in their child care arrangments.

As reported by the Department of Labor, some large corporations have individually surveyed their own employees and found similar results. For instance, AT&T surveyed 5000 of its employees in 1986 and found that 57 percent of women and 33 percent of men with children under age six reported spending unproductive time at work due to child care concerns.

The Child Care Debate

Given the trends described above, child care has emerged as a key issue in the 100th Congress, with the debate centered on three factors: (1) availability; (2) affordability; and (3) quality. In addition, related issues such as risks (psychological and health related) of day care; child care as it relates to reducing welfare dependency; parental leave policies; and the availability and cost of liability coverage for child care providers are part of the child care debate.

o AVAILABILITY

Advocates of an expanded federal role in the provision of child care services argue that supply of child care has not kept pace with demand. The number of licensed day care center slots, for example, falls far short of the number of preschool age children with working mothers.

Data indicates that in 1986 there were fewer than 4 million total regulated child care slots in center and family-based care settings or less than half the number of preschool age children with mothers in the work force. In particular, there seems to be a scarcity of slots for infants and toddlers.

Advocates also point to long waiting lists at child care facilities and to parents who must make multiple arrangements for the care of their children as evidence of shortages. It is argued that these ad hoc arrangements are the result of insufficient availability of organized care and that problems stemming from the informal arrangements can result in parents missing work.

At the same time, the data also shows that the child care market has responded well to increasing demand. The supply of licensed child care centers has more than doubled over the last 10 years, from 18,307 licensed centers (with a capacity of 1.01 million children) in 1976 to about 40,000 centers in 1986 (with a capacity of approximately 2.1 million children).

Although estimates of the number of family day care homes are much harder to come by, since it has been estimated that 70 to 90 percent are unlicensed, in 1986 the National Association for the Education of Young Children estimated that approximately 105,400 licensed day care homes were in operation, compared to about 73,750 in 1977.

Concern has also been expressed about the effect of regulation on supply of child care. Many suggest that excessive regulation hinders expansion of the child care market and drives up the cost of care. For example, a study commissioned by the CATO Institute in 1985 concluded that over-regulation of day care providers raises the cost of services and deters providers from entering the business or drives providers underground.

o AFFORDABILITY

First, it should be noted that not all mothers who work pay for child care. In 1985, an estimated 20 percent of employed mothers did not pay anything for child care. Yet, the annual expenditure for child care of all types reached an estimated $11 billion in 1985, and as noted earlier, the federal government expends $6.9 billion to support child care.

The median weekly child care expenditure for the 5.3 million women who reported paying for child care services in the Census Bureau, 1984-85 survey, was $38, or just under $2000 annually. Yet, when adjusted for inflation, it appears that real expenditures on day care have not risen much at all between 1975 and 1985.

Other studies, however, suggest that child care costs are much higher. For example, a 1985 study by the Conference Board of seven major cities found that the range of cost for child care services was from $1,500 to $10,000 annually, with the majority of parents paying $3,000 per year for child care services.

How much a family pays for child care depends on several factors, including the age of the youngest child, family income, race and geographic location. The type of child care arrangement used is an important determinant of expenditures on the primary arrangement for the youngest child. Expenditures on care by a non-relative in the child's home are highest, with expenditures on day care center and family-based day care slightly lower. All are more expensive than care by a relative.

In addition, in group care arrangements, a significant factor in determining cost is the staff-child ratio. Staff salaries are a substantial portion of the providers' costs, so as staff-child ratios are reduced, costs inevitably go up.

In general, in 1985 families with a youngest child under 5 spent 11 percent of their income on child care. Those with a youngest child 5 or older spent nine percent of their income on child care. The poor pay a lesser total amount for child care than those who are not poor, although they pay a larger proportion of their incomes.

There is also much attention given to the affordability issue in terms of single parent households. About 20 percent of families with children under age 14 are headed by single parents, who clearly have less earning potential than two-earner families.

Married couple families with the wife in the labor force earned median incomes more than two and one-half times higher than female headed families with no husband present in 1986: $38,346 compared to $13,647. Sixty percent of single parent families with the mother in the workforce have incomes under

$15,000. Yet, when controlling for women who are either unemployed or work part-time, the median income of single mothers who work full-time (those most likely to use organized child care) rises to $21,958 annually.

Clearly the cost of organized child care can be prohibitive to low-income parents who attempt to enter the workforce. Child care can constitute one of the largest household budget items for these families.

o QUALITY

Finally, there is the issue of quality. To many, quality of care is equated with regulation of child care. Additional factors such as group size, staff-child ratios, and training of caregivers are also cited as measures of quality of care. Factors such as developmental curriculums, health care, and nutrition services, are also believed to contribute to quality. Many also argue that low staff salaries and high turnover rates among child care providers contribute to unstable arrangements and poor quality of care.

Although all states have some form of regulation for day care centers and most regulate some forms of family day care, the form of regulation, the requirements providers must meet, and the enforcement of the regulations vary widely. This has prompted a call for federally-established minimum standards for child care to ensure a minimum level of health and safety for children in child care facilities. But, federal intervention in this area is extremely controversial.

Proponents of intervention argue that minimum federal standards are essential to ensuring minimum health and safety standards in child care settings and that the Federal government has a responsibility for protecting the welfare of children in this country.

Opponents maintain that states are the appropriate regulators of child care and that federal regulation is unnecessary and would be difficult to enforce. Moreover, opponents argue that another layer of regulation on child care providers will increase the costs of child care services for parents, drive many providers out of business or underground and deter others from entering the market. In addition, it should be remembered that meeting regulatory requirements can sometimes create the illusion that all is well with a particular child care center. Many times, the factors which cannot be measured by regulators are the most important in the development of a child.

o RISKS OF CHILD CARE

There has been some discussion of the psychological and health risks associated with child care, particularly center-based child care. While research has provided conflicting

conclusions, several clinical psychologists now cite increasing evidence that day-care does effect child development.

Jay Belsky, a leading expert in this area, cites two worrisome trends among young children in non-parental care. First, when infants less than one year old are placed in day care, many of them develop weak and insecure bonds with their parents. Second, follow-up studies of older children show that among those who were in nonparental care early show more serious aggression, less cooperation, less tolerance of frustration, more misbehavior, and a pattern of social withdrawal.

In addition, according to the Centers for Disease Control and the American Medical Association, day care centers are a primary source of infections and disease among children.

o LIABILITY COVERAGE

Caring for children contains great potential for liability risk. Providers must worry about accidents and safety, food and nutrition, secure transportation, child abuse, mental and learning disabilities and other concerns. In addition, juries can be sympathetic to concerns raised about the care of children.

Many insurance experts claim that the crisis in liability coverage for child care providers stems from the fear of huge damage awards for psychological trauma from abuse, particularly sexual abuse. With recent highly publicized cases of child abuse, premiums has been raised substantially, the number of policies written have been reduced and coverage under policies has been limited.

While the "liability crisis" faced by child care providers in 1985 and 1986 seems to have faded, child care providers, and particularly family-based providers, are often confronted with some difficulty in obtaining adequate liability coverage at affordable rates. Some States have already responded to this problem, and there are currently antitrust lawsuits pending in federal court in seven states against four of the nation's largest insurers, charging manipulation of availability and cost of commercial liability coverage.

Republican Options

The federal response to the child care issue has significant implications for children, for families, for the workplace, and for the economy. Moreover, as discussed earlier, the federal government already plays a significant role in providing child care.

At the same time, a review of federal policies need not be "crisis-driven," a crisis-based response could easily result in a

worse situation in the future.

In general, Republicans have traditionally approached child care guided by several basic principles: 1) maximize parents' options; 2) facilitate market expansion; 3) improve the delivery of quality child care services; and 4) ensure that federal resources are targeted to those families most in need.

o MAXIMIZE OPTIONS

Federal policy should recognize that parents have the primary responsibility to determine what is best for their own children and that the needs of parents are diverse. The goal of policy should be to empower parents to make the best choice possible. If federal assistance is provided, it should be directed to parents, not to providers of child care. To do otherwise would serve only those parents who want and are able to take advantage of the type of care sanctioned by the government.

One approach to maximizing options is to ease the tax burden of families with young children. Utilizing the tax code to increase parents' resources has the advantage of avoiding the creation of an expensive bureaucracy to carry out federal policy. Moreover, relieving parents of tax burdens will help financially empower all parents, not just working parents who pay directly for child care.

It is important to keep in mind that although workforce participation of mothers has increased, the majority of mothers of young children do not work at all or work only part-time. While this clearly benefits the development of young children, it also results in lost income for many families. It is essential that Federal policy treat these families fairly, and not exclude the option to remain home and raise one's own children.

Another approach to maximizing options is to empower parents to demand and enforce quality care for their children when non-parental care is chosen. Regulations can give parents a false sense of security. Knowledgeable parents are in the best position to ensure quality child care.

o FACILITATE MARKET EXPANSION

The child care market is responding well to increasing demand for services. Federal policy should not disrupt this market expansion by imposing additional regulatory burdens on child care providers. Moreover, Federal subsidies should not be directed to one form of child care to the detriment of other types of child care arrangements. It is essential not to restrict the diversity of the current child care system nor to support federal child care that is in competition with the private sector.

o IMPROVE THE DELIVERY OF SERVICES

Federal policy should seek to improve the delivery of child care services to parents in need of such services. This can be accomplished by assisting providers in raising the quality of their services. These needs are best identified at the state and local levels, and sufficient flexibility and resources should be made available to those levels of government to address specific needs in their jurisdictions.

o TARGET FEDERAL RESOURCES TO FAMILIES MOST IN NEED

With finite federal resources, it is important to target those resources where they are most needed. Federal policy should recognize that child care costs can be a significant barrier to employment among low- and modest-income parents. Child care, moreover, produces lost income to low- and modest-income parents who choose to provide their own care. In order to maximize options for these parents, it may be necessary to further assist them to meet the expenses associated with child care. This approach may also help reduce welfare dependency for families hovering at or below poverty levels.

Conclusion

There are several conclusions which can be reached from a thorough examination of present child care arrangements. First, the federal government already spends a significant amount ($6.9 billion) on child care. Moreover, there has been a good deal of growth in the number of child care providers over the past decade, and these providers still are a diverse mixture of center-based care, home-based care, care by relatives and neighbors, and care by parents. While there may be some areas of the country where parents have difficulty finding child care, American parents are not abandoning their children in large numbers to dangerous and irresponsible care.

In addition, evidence suggests that federal policy should not favor one type of care over others. When possible, parental care, especially at young ages, seems the best for most children. Those who provide informal and some home-based care, while not always easily tracked by governmental regulators, often are known personally by parents and have the advantage of familiarity, trust and convenience. Center-based care has the advantage of being more responsive to health and safety regulations and more able to hire credentialed staff.

Statistics on child care and parental participation in the workforce, while indicative of specific societal trends, also have significant limitations. They do not tell us whether these women, or men really want to be in the paid workforce instead of spending more time at home with their children. They do not tell us how many parents work part-time, seasonably or through other

flexible arrangements so they can spend more time with their children. They do not tell us how many part-time workers would prefer to work full-time in order to raise the family's income. They do not tell us about trends in family income, trends in the tax burden on families with children or trends in the costs of housing a family influence a family's decision about its work arrangement. These limitations do not deny the validity of current trends, but instead point to complicating issues which day care policy options should not omit.

If public policy experts can be certain of anything, they can be certain that almost all parents will seek the safest and the most emotionally healthy atmosphere for their children. Government policy should not be geared toward subsidizing one type of care or one type of family arrangement -- it should be aimed at giving all parents the ability, financial and otherwise, to choose the particular type of care which they deem best suited for their children.

Child care cannot be viewed merely as a program which might boost competitiveness of the nation. Decisions about raising children are the most fundamental, the most emotional and the most personal choices made in the life of a family. These decisions concern not only the health and safety of children but the transmission of moral, educational, cultural and religious principles. Providing assistance to needy families, particularly financial relief, in the raising of children may be a proper role for the federal government but, biasing such assistance toward one type of care or one type of arrangement is something which, in a free society, should be avoided.

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